



ST. CHARLES PARISH

Council and Parish President

P.O. BOX 302 • HAHNVILLE, LOUISIANA 70057

(985) 783-5000 • FAX: (985) 783-5005

Website: www.stcharlesparish-la.gov • E-mail: publicinfo@stcharlesgov.net

V.J. ST. PIERRE, JR.
Parish President

CAROLYN SCHEXNAYDRE
At-Large Division A

JARVIS LEWIS
At-Large Division B

TERRELL WILSON
District I

BILLY WOODRUFF
District II

WENDY BENEDETTO
District III

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LARRY COCHRAN
District V

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District VI

JULIA FISHER-PERRIER
District VII

Dear Neighbor:

Flood insurance has been on all of our minds for a long time now, and we feel it's time to remind you to review your coverage.

If you recently dropped or reduced your flood insurance coverage, please consider renewing or reviewing your policy to make sure your property is protected. Remember, homeowners insurance doesn't cover flood damage. On the reverse of this page, you'll find information about changes to the National Flood Insurance Program (NFIP) and the recent passage of the Homeowner Flood Insurance Affordability Act. The act reinstated grandfathering of policies and reduced sudden flood insurance premium increases. Currently St. Charles is involved in a remapping of the entire parish's base flood elevations and analysis of existing levee systems. ***However, it is important for you to purchase a flood insurance policy before the mapping process is complete in order to be eligible for grandfathered rates.***

We will be hosting four public community meetings to present important information and answer any questions you may have about the NFIP or recent legislation and its impact on St. Charles Parish. The dates and locations are listed below.

Again, we'd like to urge you to purchase flood insurance for your home as soon as possible in order to take advantage of grandfathered rates at that time. Please contact your insurance agent regarding specific premium rates.

QUESTIONS? JOIN US FOR A COMMUNITY MEETING

6 p.m. July 15	East Regional Library, 160 W. Campus Drive, Destrehan
6 p.m. July 17	Cypress Lakes Country Club, 10 Villere Drive, Destrehan
6 p.m. July 29	West Regional Library, 105 Lakewood Drive, Luling
6 p.m. July 31	Bayou Gauche Fire Station, 410 First Street, Bayou Gauche

Carolyn K. Schexnaydre

Jarvis Lewis

Terrell D. Wilson

William Billy Woodruff

Wendy Benedetto

Paul Hogan

Traci Fletcher

Larry Cochran

Julia Fisher-Perrier



PROTECT THE **VALUE** *of your home...*

President Obama recently signed the Homeowner Flood Insurance Affordability (HFIAA) act into law. The act reinstates flood insurance policy grandfathering and undoes many of the damaging effects of the Biggert-Waters Flood Insurance Reform Act of 2012. *Here's what you need to know to take advantage of the benefits of the Homeowner Flood Insurance Affordability Act.*



IF YOUR HOME WAS BUILT AFTER 1983:

Your home is considered 'Post-FIRM,' meaning it was built after the existence of a flood insurance rate map in St. Charles Parish. Under Biggert-Waters, there was no opportunity to maintain the grandfathering of premiums after a flood insurance rate map change. Now, existing premiums will have the ability to be grandfathered regardless of map changes. Even areas that lose X-zone status will be assisted. A premium increase as the result of the loss of an X-zone will be far less severe under the Homeowner Flood Insurance Affordability Act.

IF YOUR HOME WAS BUILT BEFORE 1983:

Your home is considered 'Pre-FIRM,' meaning it was built prior to the existence of a flood insurance rate map in St. Charles Parish.

Under Biggert-Waters, these homes would have kept their grandfathered rates – regardless of any flood insurance rate map changes to base flood elevation or flood zone – until the home was substantially damaged, enlarged or sold. Under the Homeowner Flood Insurance Affordability Act, as long as a policy is in effect, the home's flood insurance rate will be grandfathered.

WHAT'S HAPPENING WITH THE MAPS?

Flood insurance rate maps are currently being analyzed and updated through FEMA's Levee Analysis and Mapping Procedure, which includes conducting new modeling, analyzing existing levees and determining new base flood elevations. This process involves the St. Charles Parish Public Works Department, Coastal Zone Management and GIS offices, and several experts and scientists. ***Be sure to get your flood insurance before the mapping process is complete.***

The bottom line...

You need to have a flood insurance policy in effect in order to take advantage of these changes. POLICIES are grandfathered, NOT HOMES. If you do not have flood insurance, it is important to purchase a policy NOW – before a map change. Flood insurance remains inexpensive for the most part. If you want to maintain the value of your home, remember that a buyer CAN assume your flood insurance policy, but ONLY if you have one! ***Visit www.floodsmart.gov or contact your insurance agent to get started.***

GET FLOOD INSURANCE!

QUESTIONS? Call (985) 783-5060 or e-mail ematherne@stcharlesgov.net